



3624  
Hw

IN THE

UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Lance Johnson, Brian Buckley, Paul C. Kocher, and Peter Meffert  
SERIAL NO.: 09/523,405  
FILING DATE: March 10, 2000  
TITLE: ROUTING METHODS AND SYSTEMS FOR INCREASING  
PAYMENT TRANSACTION VOLUME AND PROFITABILITY  
EXAMINER: Jagdish Patel  
GROUP ART UNIT: 3624  
ATTY. DKT. NO.: 44424161-8788

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner For Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date shown below:

Dated: October 20, 2004

By: Edward J. Radlo  
Edward J. Radlo, Reg. No.: 26,793

MAIL STOP AMENDMENT  
COMMISSIONER FOR PATENTS  
P.O. BOX 1450  
ALEXANDRIA, VA 22313-1450

RESPONSE AND AMENDMENT B

Sir:

In response to the Office Action mailed April 20, 2004, which Action was denominated as paper no. 7, please amend the application as follows:

10/27/2004 HMEKONEN 00000020 09523405

01 FC:1252 980.00 OP

10/28/2004 HMEKONEN 00000002 09523405

01 FC:1253 980.00 OP



# TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

Application Number	09/523,405
Filing Date	March 10, 2000
First Named Inventor	Lance Johnson
Group Art Unit	3624
Examiner Name	Jagdish Patel
Attorney Docket Number	44424161-8788

## ENCLOSURES (check all that apply)

- ☒ Transmitted herewith is Response and Amendment B to Office Action mailed April 20, 2004.
- ☐ The fee has been calculated as shown below:

(1) FOR	(2) CLAIMS REMAINING AFTER AMENDMENT	(3)	(4) HIGHEST NO. PREVIOUSLY PAID FOR	(5) PRESENT EXTRA	(6) RATE	(7) ADDITIONAL FEE
TOTAL CLAIMS	46	-	49	0	<input type="checkbox"/> x \$9.00 <input type="checkbox"/> x \$18.00	\$0
INDEPENDENT CLAIMS	2	-	2	0	<input type="checkbox"/> x \$44.00 <input type="checkbox"/> x \$88.00	\$0
	APPLICATION AMENDED TO CONTAIN ANY MULTIPLE DEPENDENT CLAIMS NOT PREVIOUSLY PAID FOR.			<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	<input type="checkbox"/> x \$150.00 <input type="checkbox"/> x \$300.00 ONE TIME	\$0
	TOTAL ADDITIONAL FEE FOR THIS AMENDMENT					\$0

- ☒ Applicant petitions the Commissioner for Patents to extend the time for responding to the Office Action dated April 20, 2004 by three month(s) for a fee of \$980.00 so that the period for response is extended to October 20, 2004 under 37 C.F.R. § 1.321.
- ☐ The amount of \$\_\_\_\_\_ for the Terminal Disclaimer under 37 C.F.R. § 1.321 is included in the enclosed credit card payment form to charge.
- ☒ The enclosed credit card payment form to charge the amount of \$980.00 to cover the total claim fee and other applicable fees.
- ☒ The Commissioner is hereby authorized to charge the extension fee and any additional fees which may be required, or to credit any overpayment to Account No. 19-3140. **A duplicate of this sheet is enclosed.**

## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

14. ☒ Customer No. 26263

Dated: October 20, 2004

Edward J. Radlo  
Edward J. Radlo (Registration No. 26,793)

## CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Dated: October 20, 2004

Edward J. Radlo  
Edward J. Radlo, Registration No. 26,793